

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Craig Shapiro, *et al.* :
Appln. No. 10/748,710 : Art Unit: 3688
Filed: December 30, 2003 : Examiner: Alvarez, R.
For: PAYMENT SYSTEMS AND METHODS : Docket No: 45/1267US
FOR EARNING INCENTIVES USING :
AT LEAST TWO FINANCIAL :
INSTRUMENTS :
:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

To the Commissioner:

In response to the Office Action dated September 25, 2008, Applicants submit the following remarks in this request for reconsideration.

Remarks: start on page 2 of this paper.